

Hamilton County Small Business Relief Program



HAMILTON COUNTY, OHIO

The Hamilton County Small Business Relief Program aims to provide direct relief to local businesses financially impacted by the COVID-19 health crisis. The grant program consists of \$2,500, \$5,000 and \$10,000 grants meant to help those small businesses that were unable to secure federal assistance but still need financial help to retain employees and continue operations.

Q: Why did you choose a lottery system rather than first come first serve?

- A. Not every small business in Hamilton County has a team of experts who can help them apply for assistance at a moment's notice. We realize that applicants may need more time to locate documents and pull their materials together in order to submit their application. A lottery ensures that all applicants who qualify have equal access to the grant funding.

Q: When can I apply?

- A. Applications will be accepted online **starting Wednesday, May 20 at 5:00 p.m. and must be received by Wednesday, May 27, at 5:00 p.m.**

Q: I am a sole proprietor with no additional employees. Do I qualify for this fund?

- A. Yes, provided that you meet the eligibility criteria. Eligibility criteria include being a locally-owned and operated for-profit business in Hamilton County, under \$1 million in annual revenue and in business since January of 2019 with 50 or fewer employees or 1099 workers as of March 22, 2020, and a 35% reduction in revenue due to the COVID-19 impact. For a complete list of eligible criteria, [click here](#).

Q: Who should I contact for questions?

- A. Please contact SBRRelief@hamilton-co.org for questions. Due to the interest in the program, responses may be delayed. Keep in mind the deadline of 5/27/20 at 5:00 p.m. is final.

Q: What is the typical size of grants awarded?

- A. \$2,500, \$5,000 or \$10,000 amounts may be requested for eligible expenses. The business will list how the grant funds will be spent in the application. If awarded a grant,

the small business must show documentation that grant funds were spent on eligible expenses listed on the application at the end of the grant term. Documentation shall be in the form of paid invoices and canceled checks, bank statements, or similar documentation showing payment of Eligible Expenses. If the business cannot properly substantiate its eligible expenses, the business will be required to repay the undocumented grant funds.

Q: When are documents required to be submitted for verification?

- A. Once a business is selected as a part of the lottery, it will be invited to the next stage which will require the business to upload information and documents demonstrating that it meets the eligibility requirements and confirming how the Grant funds will be spent. [View documents here.](#)

Q: How will the funds be disbursed?

- A. Direct deposit. Once approved for a grant, [the business must sign and return the Grant Agreement](#) within 10 calendar days of receipt and provide its bank routing number for grant fund payment.

Q. What is a DUNS number and why is it needed?

- A. The Dun & Bradstreet D-U-N-S Number is a unique nine-digit identifier for businesses. Lookup your number here <https://fedgov.dnb.com/webform/searchAction.do>. The **federal** government uses **DUNS numbers** to identify organizations and companies doing business with the government and provide consistent name and address data for its grant application systems. This number will be required to enter into the Grant Agreement.

Q: What if I have businesses in Hamilton County and Butler County; can I use the grant funds for both businesses?

- A. No, the grant funds can only be used to assist with the business in Hamilton County

Q: Are there any restrictions on the usage of the grant money?

- A. The following expenses are not eligible:
- Cost of vehicle or equipment leased or purchased after March 23, 2020, except if the purchase of equipment is to comply with Responsible RestartOhio.
 - Personal, non-business expenses of the business or its owner(s).
 - Construction costs.
 - Any tax, license or fee obligations payable to any governmental entity.

Q: How long do I have to use these funds?

- A. Grant funding distributed as a part of this program must be spent within 90 calendar days of receipt. Grant funds can be used to reimburse for eligible expenses incurred from March 23, 2020 through 90 calendar days from receipt of grant funds.

Q: What if I don't have employees, only 1099 workers, can I use this to pay them?

- A. Yes, salaries, wages and compensation to 1099 workers is an eligible expense.

Q: What Documentation is required to be uploaded if I'm selected into the lottery?

1. Have been operational since January of 2019. This can be evidenced, at a minimum, by: a) filing(s) with the Ohio Secretary of State, such as articles of incorporation or other registration documents along with an Ohio Secretary of State Certificate of Good Standing; b) an Ohio vendor's license; c) Federal Schedule C – Profit or Loss from Business (Sole Proprietorship); or any other documents that demonstrate that the business has been in operation as a for-profit entity since January 2019.
2. Have less than \$1 million in gross revenue/receipts on an annual basis. This can be evidenced by records such as the business' 2018 and 2019 federal income tax return or financial statements.
3. Must have experienced a decrease in gross revenue/receipts of 35% or more due to COVID-19 when comparing March 1 – April 30, 2019 revenue/receipts to revenue/receipts for March 1 - April 30, 2020. This can be evidenced by financial information/records, including, at a minimum, bank statements.
4. Have 50 or fewer employees or 1099 workers as of March 22, 2020. This can be demonstrated by forms such as 2019 Form W-3 (Transmittal of Wage and Tax Statement) or 2019 Form 1096 (Annual Summary and Transmittal of U.S. Information Returns) and payroll reports or checks that evidence the number of workers as of March 22, 2020 or statement attesting/certifying that your business has no employees or 1099 workers.
5. Business location in Hamilton County, Ohio and the grant funding will be used for expenses for that business. This can be evidenced by records such as a mortgage statement, utility bill, insurance premium statement and property tax bills.

Q. Where do I get an Ohio Certificate of Good Standing?

- A. Businesses must apply online at [https://cogs.ohiosos.gov/\(S\(uf5hkjncht1pk14yk551ifni\)\)/index.aspx](https://cogs.ohiosos.gov/(S(uf5hkjncht1pk14yk551ifni))/index.aspx); the State requires credit card payment of \$5 to process the request. The certificate is sent via email immediately.

Q: Must a small business enter into a Grant Agreement for use of these funds?

- A. the business must sign and return the Grant Agreement within 10 calendar days of receipt and provide its bank routing number for grant fund payment.